

Printed on: 12/31/2022
ISABEL C. BALBOA [ICB-99001-00]

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**IN THE UNITED STATES BANKRUPTCY COURT FOR
THE DISTRICT OF NEW JERSEY**

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Case Number: 22-16515 (ABA)

Rubi Watson and Reginald N. Watson
17 Autumn Lane
Egg Harbor Township, NJ 08234

Monthly Payment: \$1,547.00
Payments / Month: 1
Current Trustee Comp.: 9.60%

For the period of 01/01/2022 to 12/31/2022

The following are receipts posted in this case within the above dates:

Date	Amount	Date	Amount	Date	Amount	Date	Amount
10/03/2022	\$1,500.00	10/31/2022	\$1,500.00	11/28/2022	\$1,500.00		

The following are the creditors who are set up to be paid through this plan:

CL#	Creditor Name	LVL	Claim Amt.	Amt. Paid.	Balance Due	Paid this Period
0	RUBI WATSON	5	\$0.00	\$0.00	\$0.00	\$0.00
0	ANDREW B. FINBERG, ESQUIRE	13	\$1,637.00	\$0.00	\$1,637.00	\$0.00
1	TD RETAIL CARD SERVICES	24	\$5,753.00	\$0.00	\$5,753.00	\$0.00
2	AFFIRM, INC.	33	\$0.00	\$0.00	\$0.00	\$0.00
3	ARCADIA RECOVERY BUREAU	0	\$0.00	\$0.00	\$0.00	\$0.00
4	ATLANTICARE REGIONAL MEDICAL CARE	0	\$0.00	\$0.00	\$0.00	\$0.00
5	BCA FINANCIAL	0	\$0.00	\$0.00	\$0.00	\$0.00
6	BEST EGG	0	\$0.00	\$0.00	\$0.00	\$0.00
7	CAPITAL ONE BANK USA, N.A.	33	\$1,050.92	\$0.00	\$1,050.92	\$0.00
8	FAIR SQUARE FINANCIAL, LLC	33	\$2,155.01	\$0.00	\$2,155.01	\$0.00
9	CITIBANK NORTH AMERICA	0	\$0.00	\$0.00	\$0.00	\$0.00
10	CITIBANK, N.A.	33	\$2,000.00	\$0.00	\$2,000.00	\$0.00
11	CITIZENS BANK, N.A.	33	\$0.00	\$0.00	\$0.00	\$0.00
12	COMENITYL/PRCPGD	0	\$0.00	\$0.00	\$0.00	\$0.00
13	COMMUNITY MEDIAL CENTER	33	\$0.00	\$0.00	\$0.00	\$0.00
14	CROSS RIVER BANK	0	\$0.00	\$0.00	\$0.00	\$0.00
15	QUANTUM3 GROUP, LLC	33	\$1,037.75	\$0.00	\$1,037.75	\$0.00
16	FIRST ELECTRONIC BANK	24	\$0.00	\$0.00	\$0.00	\$0.00
17	FLAGSTAR BANK	24	\$553.07	\$0.00	\$553.07	\$0.00
18	GREENSKY, LLC	33	\$3,791.56	\$0.00	\$3,791.56	\$0.00
19	SYNCHRONY BANK	33	\$1,000.00	\$0.00	\$1,000.00	\$0.00
20	HACKENSACK MERIDIAN HEALTH PHYSICIAN	0	\$0.00	\$0.00	\$0.00	\$0.00
21	HIGHER EDUCATION STUDENT ASSISTANCE AUTH	33	\$0.00	\$0.00	\$0.00	\$0.00
22	HIGHER EDUCATION STUDENT ASSISTANCE AUTH	33	\$0.00	\$0.00	\$0.00	\$0.00
23	DEPARTMENT OF THE TREASURY	28	\$13,880.15	\$0.00	\$13,880.15	\$0.00
24	KLARNA	0	\$0.00	\$0.00	\$0.00	\$0.00
25	NAVY FEDERAL CREDIT UNION	24	\$0.00	\$0.00	\$0.00	\$0.00
26	NAVY FEDERAL CREDIT UNION	33	\$9,819.67	\$0.00	\$9,819.67	\$0.00
27	NET CREDIT	0	\$0.00	\$0.00	\$0.00	\$0.00

THIS REPORT IS NOT TO BE CONSTRUED AS A PLAN PAYOFF FIGURE. PLEASE CONTACT THE TRUSTEE'S OFFICE, IN WRITING, TO RECEIVE AN ACCURATE PLAN PAYOFF FIGURE.

CL#	Creditor Name	LVL	Claim Amt.	Amt. Paid.	Balance Due	Paid this Period
28	PORTFOLIO RECOVERY ASSOCIATES, LLC	33	\$1,508.95	\$0.00	\$1,508.95	\$0.00
29	RAYMOUR & FLANIGAN	24	\$0.00	\$0.00	\$0.00	\$0.00
30	SHORE MEDICAL CENTER	0	\$0.00	\$0.00	\$0.00	\$0.00
31	SHORE MEDICAL CENTER	0	\$0.00	\$0.00	\$0.00	\$0.00
32	STATE OF NEW JERSEY	28	\$4,080.80	\$0.00	\$4,080.80	\$0.00
33	SYNCHRONY BANK	33	\$1,256.07	\$0.00	\$1,256.07	\$0.00
34	TECHNOLOGY CREDIT UNION	24	\$0.00	\$0.00	\$0.00	\$0.00
35	PORTFOLIO RECOVERY ASSOCIATES, LLC	33	\$423.04	\$0.00	\$423.04	\$0.00
36	TOYOTA MOTOR CREDIT CORPORATION	24	\$0.00	\$0.00	\$0.00	\$0.00
37	TRAC/CBCD/CITICORP	0	\$0.00	\$0.00	\$0.00	\$0.00
38	U.S. TRUSTEE	0	\$0.00	\$0.00	\$0.00	\$0.00
39	U.S. DEPARTMENT OF EDUCATION	33	\$0.00	\$0.00	\$0.00	\$0.00
40	UPLIFT, INC.	0	\$0.00	\$0.00	\$0.00	\$0.00
41	UPSTART NETWORK, INC.	33	\$12,290.21	\$0.00	\$12,290.21	\$0.00
42	UPSTART NETWORK, INC.	0	\$0.00	\$0.00	\$0.00	\$0.00
43	VIRTUA HEALTH	0	\$0.00	\$0.00	\$0.00	\$0.00
44	ANDREW B. FINBERG	0	\$0.00	\$0.00	\$0.00	\$0.00
45	ISABEL C. BALBOA	0	\$0.00	\$0.00	\$0.00	\$0.00
46	REGINALD N. WATSON	0	\$0.00	\$0.00	\$0.00	\$0.00
47	UPSTART NETWORK, INC.	33	\$2,048.75	\$0.00	\$2,048.75	\$0.00
48	NAVY FEDERAL CREDIT UNION	33	\$1,953.19	\$0.00	\$1,953.19	\$0.00
49	NAVY FEDERAL CREDIT UNION	33	\$7,819.05	\$0.00	\$7,819.05	\$0.00
50	DEPARTMENT OF THE TREASURY	33	\$1,116.36	\$0.00	\$1,116.36	\$0.00
51	NJ CLASS	33	\$0.00	\$0.00	\$0.00	\$0.00
52	NJ CLASS	33	\$0.00	\$0.00	\$0.00	\$0.00
53	QUANTUM3 GROUP, LLC	33	\$2,004.95	\$0.00	\$2,004.95	\$0.00
54	QUANTUM3 GROUP, LLC	33	\$2,102.62	\$0.00	\$2,102.62	\$0.00
55	TD RETAIL CARD SERVICES	33	\$2,747.85	\$0.00	\$2,747.85	\$0.00

Case Steps

Start Date	No. Months	Payment
09/01/2022	2.00	\$0.00
11/01/2022	Paid to Date	\$4,500.00
12/01/2022	57.00	\$1,547.00
09/01/2027	Projected end of plan	

Total payments received this period: \$4,500.00

Total paid to creditors this period: \$0.00

Undistributed Funds on Hand: \$4,113.00

Arrearages: \$1,547.00

Attorney: ANDREW B. FINBERG, ESQUIRE